



12/42 draft 3/14/01

# 1 Vote on Prudential's plan to demutualize.

You are eligible for compensation, but you are not eligible to vote on Prudential's plan to go public due to one or more of the following reasons:

- You were below the age of 18 on the date the Board approved the Plan;
- You owned your policy for less than one year as of the date the Board approved the Plan;
- Your policy/contract was not issued by The Prudential Insurance Company of America;
- You are entitled to compensation, but you are not the owner of the policy or contract.

For more information on voting eligibility, see *Policyholder Information Booklet, Part 1*.



SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA 00000-0000



You do not need to return this card, but you should complete and return Card 2 and Card 3 (if applicable). Please use blue or black ink.

# 2 Certify your Social Security or Employer Identification Number.

9999 05257 012345 67890 000-00-0000

Your number is not in our file.  
Please enter it at right.

U.S. EMPLOYER IDENTIFICATION NUMBER

SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA 00000-0000

0 1 2 3 4 5 6 7 8 9

SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA 00000-0000

SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA 00000-0000

# 3 Determine the form of your compensation.

SAMPLE A SAMPLE

Based on the tax-qualified policy(ies) or contract(s) you own, we currently estimate that you will receive policy credits equal in value to 00,000,000 – 00,000,000 shares of stock. For more information on policy credits, refer to *Policyholder Information Booklet, Part 1*.

You do not need to return this card.

# 4 Read and keep this card for your records.

POLICYOWNER NAME  
SAMPLE A SAMPLE

CONTROL NUMBER 1234 56 7890  
PIN NUMBER 777 777  
Refer to these numbers when replying by phone or Internet.  
(See back of Card 1 for details.)

Based on the tax-qualified policy(ies) or contract(s) you own, we currently estimate that you will receive policy credits equal in value to 00,000,000 – 00,000,000 shares of stock. For more information on policy credits, refer to *Policyholder Information Booklet, Part 1*.

POLICY NUMBER	NAME OF INSURED/ANNUITANT/CONTRACTHOLDER
*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD
*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD
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*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD

Questions? Need help?  
Call 1-800-848-8484 or visit us online at [www.prudential.com](http://www.prudential.com)



12/43 draft 3/14/01

# 1 Vote on Prudential's plan to demutualize.

You are eligible for compensation, but you are not eligible to vote on Prudential's plan to go public due to one or more of the following reasons:

- You were below the age of 18 on the date the Board approved the Plan;
- You owned your policy for less than one year as of the date the Board approved the Plan;
- Your policy/contract was not issued by The Prudential Insurance Company of America;
- You are entitled to compensation, but you are not the owner of the policy or contract.

For more information on voting eligibility, see *Policyholder Information Booklet, Part 1*.



SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA 00000-0000



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# 2 Certify your Social Security or Employer Identification Number.

9999 05257 012345 67890 000-00-0000

Your number is not in our file.  
Please enter it at right.

U.S. EMPLOYER IDENTIFICATION NUMBER

SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA 00000-0000



0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9
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0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9

SOCIAL SECURITY NUMBER

EMPLOYER IDENTIFICATION NUMBER

# 3 Determine the form of your compensation.

SAMPLE A SAMPLE

We currently estimate that you will receive 00,000,000 – 00,000,000 shares of stock.

You do not need to return this card.

# 4 Read and keep this card for your records.

POLICYOWNER NAME  
SAMPLE A SAMPLE

CONTROL NUMBER PIN NUMBER  
1234 56 7890 777 777  
Refer to these numbers when replying by phone or Internet.  
(See back of Card 1 for details.)

We currently estimate that you will receive 00,000,000 – 00,000,000 shares of stock.

POLICY NUMBER	NAME OF INSURED/ANNUITANT/CONTRACTHOLDER
*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD
*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD
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*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD
*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD

Questions? Need help?  
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www.prudential.com



00-00 000000000000

12/44 draft 3/14/01

# 1 Vote on Prudential's plan to demutualize.

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- Your policy/contract was not issued by The Prudential Insurance Company of America;
- You are entitled to compensation, but you are not the owner of the policy or contract.

For more information on voting eligibility, see *Policyholder Information Booklet, Part 1*.



SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA 00000-0000



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9999 05257 012345 67890 000-00-0000

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Please enter it at right.

U.S. EMPLOYER IDENTIFICATION NUMBER

SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA (XXXX-XXXX)



0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9
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0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9

SOCIAL SECURITY NUMBER

EMPLOYER IDENTIFICATION NUMBER

# 3 Determine the form of your compensation.

SAMPLE A SAMPLE

We currently estimate that you will receive compensation equal in value to 00 – 00 shares of stock. **If you prefer to receive stock, you must check the box, sign and return this card by Month XX, 2001. If you prefer cash, you do not need to return this card.** Note: Under certain circumstances, you may receive stock automatically. (See details on back.) Based on the tax-qualified policy(ies) or contract(s) you own, we currently estimate that you will also receive policy credits equal in value to 00,000,000 – 00,000,000 shares of stock. For more information on policy credits, refer to *Policyholder Information Booklet, Part 1*.



Check here if you would prefer to receive stock rather than cash.

SIGNATURE

(ADDITIONAL SIGNATURES IF APPLICABLE. SEE BACK OF CARD 1.)

DATE

All persons listed on Card 1 must sign exactly as name(s) appear. Give your full name and title when signing as attorney, executor, administrator, trustee or guardian.

# 4 Read and keep this card for your records.

POLICYOWNER NAME

SAMPLE A SAMPLE

CONTROL NUMBER

1234 56 7890

PIN NUMBER

777 777

Refer to these numbers when replying by phone or Internet.  
(See back of Card 1 for details.)

We currently estimate that you will receive compensation equal in value to 00 – 00 shares of stock. If you prefer to receive stock, you must complete and return Card 3. If you prefer cash, you do not need to return Card 3. Note: Under certain circumstances, you may receive stock automatically. (See back of Card 3 for details.)

Based on the tax-qualified policy(ies) or contract(s) you own, we currently estimate that you will also receive policy credits equal in value to 00,000,000 – 00,000,000 shares of stock. For more information on policy credits, refer to *Policyholder Information Booklet, Part 1*.

POLICY NUMBER

\*9876543210987654321098  
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NAME OF INSURED/ANNUITANT/CONTRACTHOLDER

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Questions? Need help?

Call 1-800-850-PRUDENTIAL or visit us online at [www.prudential.com](http://www.prudential.com)



00-00 000000000000

12/45 draft 3/14/01

# 1 Vote on Prudential's plan to demutualize.

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- You owned your policy for less than one year as of the date the Board approved the Plan;
- Your policy/contract was not issued by The Prudential Insurance Company of America;
- You are entitled to compensation, but you are not the owner of the policy or contract.

For more information on voting eligibility, see *Policyholder Information Booklet, Part 1*.



SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA 00000-0000



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# 2 Certify your Social Security or Employer Identification Number.

9999 05257 012345 67890 000-00-0000

Your number is not in our file.  
Please enter it at right.

U.S. EMPLOYER IDENTIFICATION NUMBER

SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA (XXXX-XXXX)



0	1	2	3	4	5	6	7	8	9
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0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9

SOCIAL SECURITY NUMBER

EMPLOYER IDENTIFICATION NUMBER

# 3 Determine the form of your compensation.

SAMPLE A SAMPLE

We currently estimate that you will receive 00,000,000 – 00,000,000 shares of stock.

Based on the tax-qualified policy(ies) or contract(s) you own, we currently estimate that you will also receive policy credits equal in value to 00,000,000 – 00,000,000 shares of stock. For more information on policy credits, refer to *Policyholder Information Booklet, Part 1*.

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POLICYOWNER NAME  
SAMPLE A SAMPLE

CONTROL NUMBER 1234 56 7890  
PIN NUMBER 777 777  
Refer to these numbers when replying by phone or Internet.  
(See back of Card 1 for details.)

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*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD

Questions? Need help?  
Call 1-800-872-6229 or visit us online at  
www.prudential.com



00-00 000000000000



12/47 draft 3/14/01

# 1 Vote on Prudential's plan to demutualize.

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SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA 00000-0000



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9999 05257 012345 67890 000-00-0000

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Please enter it at right.

U.S. EMPLOYER IDENTIFICATION NUMBER

SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA (XXXX-XXXX)



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0	1	2	3	4	5	6	7	8	9

SOCIAL SECURITY NUMBER

EMPLOYER IDENTIFICATION NUMBER

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Based on the other policy(ies) or contract(s) you own, we currently estimate that you will also receive cash equal in value to 00,000,000 – 00,000,000 shares of stock. You are not eligible to receive stock because either you are not a resident of the United States, or your policy premiums and benefits are stated in Canadian dollars.

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POLICYOWNER NAME  
SAMPLE A SAMPLE

CONTROL NUMBER 1234 56 7890  
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00-00 000000000000

12/63 draft 3/14/01

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- You were below the age of 18 on the date the Board approved the Plan;
- You owned your policy for less than one year as of the date the Board approved the Plan;
- Your policy/contract was not issued by The Prudential Insurance Company of America;
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SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA 00000-0000



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# 2 Certify your Social Security or Employer Identification Number.

9999 05257 012345 67890 000-00-0000

Your number is not in our file.  
Please enter it at right.

U.S. EMPLOYER IDENTIFICATION NUMBER

SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA (XXXX-XXXX)



0	1	2	3	4	5	6	7	8	9
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0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9

SOCIAL SECURITY NUMBER

EMPLOYER IDENTIFICATION NUMBER

# 3 Determine the form of your compensation.

SAMPLE A SAMPLE

We currently estimate that you will receive compensation equal in value to 00 – 00 shares of stock. **If you prefer to receive stock, you must check the box, sign and return this card by Month XX, 2001. If you prefer cash, you do not need to return this card.** Note: Under certain circumstances, you may receive stock automatically. (See details on back.)

In addition, we currently estimate that you will receive policy credits equal in value to 00,000,000 – 00,000,000 shares of stock based on the tax-qualified policy(ies) or contract(s) you own, and cash equal in value to 00,000,000 – 00,000,000 shares of stock based on the Canadian-issued policy(ies) you own.



Check here if you would prefer to receive stock rather than cash.

SIGNATURE

(ADDITIONAL SIGNATURES IF APPLICABLE. SEE BACK OF CARD 1.)

DATE

All persons listed on Card 1 must sign exactly as name(s) appear. Give your full name and title when signing as attorney, executor, administrator, trustee or guardian.

# 4 Read and keep this card for your records.

POLICYOWNER NAME

SAMPLE A SAMPLE

CONTROL NUMBER

1234 56 7890

PIN NUMBER

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In addition, we currently estimate that you will receive policy credits equal in value to 00,000,000 – 00,000,000 shares of stock based on the tax-qualified policy(ies) or contract(s) you own, and cash equal in value to 00,000,000 – 00,000,000 shares of stock based on the Canadian-issued policy(ies) you own. For more information on policy credits, refer to *Policyholder Information Booklet, Part 1*.

POLICY NUMBER

\*9876543210987654321098  
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NAME OF INSURED/ANNUITANT/CONTRACTHOLDER

SAMPLE A SAMPLE OPQRSTUVWXYZABCD  
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Questions? Need help?

1-800-871-8711 (TDD) 1-800-871-8711 (Voice)  
or visit our website at www.prudential.com



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12/64 draft 3/14/01

[illegible]





12/61 draft 3/14/01

# 1 Vote on Prudential's plan to demutualize.

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ANYWHERE, USA 00000-0000



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SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA (XXXX-XXXX)

0 1 2 3 4 5 6 7 8 9

SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA (XXXX-XXXX)

SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA (XXXX-XXXX)

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SIGNATURE (ADDITIONAL SIGNATURES IF APPLICABLE. SEE BACK OF CARD 1.) DATE  
All persons listed on Card 1 must sign exactly as name(s) appear. Give your full name and title when signing as attorney, executor, administrator, trustee or guardian.

# 4 Read and keep this card for your records.

POLICYOWNER NAME CONTROL NUMBER PIN NUMBER  
SAMPLE A SAMPLE 1234 56 7890 777 777  
Refer to these numbers when replying by phone or Internet.  
(See back of Card 1 for details.)

We currently estimate that you will receive compensation equal in value to 00 – 00 shares of stock. If you prefer to receive stock, you must complete and return Card 3. If you prefer cash, you do not need to return Card 3. Note: Under certain circumstances, you may receive stock automatically. (See back of Card 3 for details.)

Based on the Canadian-issued policy(ies) you own, we currently estimate that you will also receive cash equal in value to 00,000,000 – 00,000,000 shares of stock.

POLICY NUMBER	NAME OF INSURED/ANNUITANT/CONTRACTHOLDER
*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD
*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD
*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD
*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD
*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD
*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD
*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD
*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD
*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD
*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD

Questions? Need help?  
Call 1-800-871-8711 or visit us online at [www.prudential.com](http://www.prudential.com)



12/66 draft 3/14/01

# 1 Vote on Prudential's plan to demutualize.

You are eligible for compensation, but you are not eligible to vote on Prudential's plan to go public due to one or more of the following reasons:

- You were below the age of 18 on the date the Board approved the Plan;
- You owned your policy for less than one year as of the date the Board approved the Plan;
- Your policy/contract was not issued by The Prudential Insurance Company of America;
- You are entitled to compensation, but you are not the owner of the policy or contract.

For more information on voting eligibility, see *Policyholder Information Booklet, Part 1*.



SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA 00000-0000



You do not need to return this card, but you should complete and return Card 2 and Card 3 (if applicable). Please use blue or black ink.

# 2 Certify your Social Security or Employer Identification Number.

9999 05257 012345 67890 000-00-0000

Your number is not in our file. Please enter it at right.

SAMPLE A SAMPLE  
100 MAIN STREET  
ANYWHERE, USA (XXXX-XXXX)

0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9
0	1	2	3	4	5	6	7	8	9

SOCIAL SECURITY NUMBER

EMPLOYER IDENTIFICATION NUMBER

# 3 Determine the form of your compensation.

SAMPLE A SAMPLE

We currently estimate that you will receive cash equal in value to 00,000,000 – 00,000,000 shares of stock. You are not eligible to receive stock because you reside outside the United States.

In addition, we currently estimate that you will receive policy credits equal in value to 00,000,000 – 00,000,000 shares of stock based on the tax-qualified policy(ies) or contract(s) you own, and cash equal in value to 00,000,000 – 00,000,000 shares of stock based on the Canadian-issued policy(ies) you own. For more information on policy credits, refer to *Policyholder Information Booklet, Part 1*.

You do not need to return this card.

# 4 Read and keep this card for your records.

POLICYOWNER NAME  
SAMPLE A SAMPLE

CONTROL NUMBER 1234 56 7890  
PIN NUMBER 777 777  
Refer to these numbers when replying by phone or Internet.  
(See back of Card 1 for details.)

We currently estimate that you will receive cash equal in value to 00,000,000 – 00,000,000 shares of stock. You are not eligible to receive stock because you reside outside the United States.

In addition, we currently estimate that you will receive policy credits equal in value to 00,000,000 – 00,000,000 shares of stock based on the tax-qualified policy(ies) or contract(s) you own, and cash equal in value to 00,000,000 – 00,000,000 shares of stock based on the Canadian-issued policy(ies) you own. For more information on policy credits, refer to *Policyholder Information Booklet, Part 1*.

POLICY NUMBER	NAME OF INSURED/ANNUITANT/CONTRACTHOLDER
*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD
*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD
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*9876543210987654321098	SAMPLE A SAMPLE OPQRSTUVWXYZABCD

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